

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	1221 N Indiana Avenue, Caldwell, ID 83605	Order ID	6122559	Property ID	26281956
Inspection Date	03/30/2019	Date of Report	03/31/2019		
Loan Number	37388	APN	R0425000000		
Borrower Name	Catamount Properties 2018 LLC	County	Canyon		

Tracking IDs					
Order Tracking ID	Citi_BPO_03.29.19	Tracking ID 1	Citi_BPO_03.29.19		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	STRIKWERDA ROBERT C	PROPERTY IS ON A CORNER LOT, UNSECURE, NEEDS A TRASH OUT ON INSIDE AND BACK YARD, NEEDS REPAIRS , FULLY FENCED YARD, CARPORT, UNKNOWN VEHICLE IN DRIVEWAY WHEN INSPECTED. FRONT WINDOW WAS SHOT OUT AND IS BROKEN, NEEDS A NEW ROOF , WATER DAMAGE ON FRONT TRIM.
R. E. Taxes	\$2,221	
Assessed Value	\$121,600	
Zoning Classification	RESIDENTIAL	
Property Type	SFR	
Occupancy	Vacant	
Secure?	No	
(SIDE DOOR WILL NOT LOCK AS IT WAS KICKED IN)		
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$7,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$7,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	this asset is located by many different schools, and parks in the area. the subject property is a traditional style home located in a neighborhood made up of homes typically built in the last 80 years.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$75,000 High: \$300,000	
Market for this type of property	Increased 9 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1221 N Indiana Avenue	219 Nogales	309 Denver St	614 Fillmore
City, State	Caldwell, ID	Caldwell, ID	Caldwell, ID	Caldwell, ID
Zip Code	83605	83605	83605	83605
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.88 ¹	1.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$153,000	\$135,000	\$149,900
List Price \$	--	\$153,000	\$122,800	\$149,000
Original List Date		02/28/2019	11/19/2018	12/07/2018
DOM · Cumulative DOM	-- · --	2 · 31	70 · 132	54 · 114
Age (# of years)	74	40	114	119
Condition	Fair	Average	Fair	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story BUNGALOW	1 Story RANCH	1 Story BUNGALOW	1 Story BUNGALOW
# Units	1	1	1	1
Living Sq. Feet	1,331	1,040	1,204	1,092
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	2 · 1	3 · 1
Total Room #	6	6	5	6
Garage (Style/Stalls)	Carport 1 Car	Carport 4 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	0.18 acres	0.34 acres	0.14 acres
Other	IRRIGATION	IRRIGATION, SHED	IRRIGATION	IRRIGATION

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 single level home at end of cul-de-sac in a low-traffic neighborhood. Large fenced lot with flood irrigation and mature trees. No CCRs/ HOAs. Fully fenced. Ample parking (including RV Parking). . Garage has been converted into living space, currently used as a bedroom but has not been included in square footage. Storage shed in back has been converted to chicken coop. Needs carpeting and paint

Listing 2 Old historical property on a large lot, fixer upper with no updating completed over the years, irrigation available, partially fenced, chicken coop, no air installed, rv parking, out buildings, no garage or carport.

Listing 3 updated home: new interior paint, windows and carpet. New furnace. Beautiful hardwood floors. Built-in shelving in living room. Plenty of windows for natural lighting. New countertops in kitchen. Large, over-sized yard

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1221 N Indiana Avenue	603 Eigin	1916 Terrace Dr	1915 Summit Dr
City, State	Caldwell, ID	Caldwell, ID	Caldwell, ID	Caldwell, ID
Zip Code	83605	83605	83605	83605
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.81 ¹	0.22 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$125,000	\$144,900	\$99,900
List Price \$	--	\$125,000	\$144,900	\$99,900
Sale Price \$	--	\$134,500	\$138,000	\$80,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	10/31/2018	12/14/2018	11/02/2018
DOM · Cumulative DOM	-- · --	1 · 28	14 · 42	2 · 46
Age (# of years)	74	80	60	55
Condition	Fair	Average	Average	Fair
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story BUNGALOW	1 Story BUNGALOW	1 Story BUNGALOW	1 Story BUNGALOW
# Units	1	1	1	1
Living Sq. Feet	1,331	1,278	1,023	1,230
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 1	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Carport 1 Car	None	Attached 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	0.23 acres	0.17 acres	0.24 acres
Other	IRRIGATION	IRRIGATION, SHED	IRRIGATION, SHED	SHED
Net Adjustment	--	-\$12,318	-\$2,668	+\$4,594
Adjusted Price	--	\$122,182	\$135,332	\$84,594

* Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** CONDITION(-9500) , BEDS(-2500), SQ FT(1060), AGE(800), ACREAGE(-2178) arched doorways, decorative ceilings, troweled walls, Updated kitchen w/Lg pantry. Main bath w/separate granite-topped vanity cabinets, jetted tub & Walk in shower. Upgraded plumbing, & electrical. Versatile floorplan w/full bath off flex rm for a master suite (4th bed) or 2nd living rm. Dbl lot - nearly 1/4 acre, w/RV parking. Shed w/220 pwr. 2nd shed (NEW) quality-built,
- Sold 2** BATHS(2500), SQ FT(6160), GARAGE(-1500), AGE(-1200), ACREAGE(872) Wood floors throughout. Refrigerator, stove and washer/ dryer. Large yard. New roof in 2014 and furnace was replaced 10 years ago, Fenced Part, Garden Space,irrigation Available, Storage Shed
- Sold 3** AGE(-1700), ACREAGE(-5226), SQ FT(2020), NO IRRIGATION(9500) New ductless heating/cooling system and laminate flooring in kitchen. Workshop. Storage Shed. Irrigation. Fenced Part, Garden Space, R.V. Parking, fireplace, carport parking

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NO LISTING OR SOLD INFO IN MLS OR TAX RECORDS SINCE PURCHASED			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$123,500	\$131,900
Sales Price	\$122,000	\$130,500
30 Day Price	\$114,500	--
Comments Regarding Pricing Strategy		
Due to lack of sales in the subject's immediate area, search was extended 2 miles to include comparable sales in competing neighborhoods with similar amenities, age and square footage.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other



Other

Listing Photos

L1 219 NOGALES
Caldwell, ID 83605



Front

L2 309 DENVER ST
Caldwell, ID 83605



Front

L3 614 FILLMORE
Caldwell, ID 83605



Front

Sales Photos

S1 603 EIGIN
Caldwell, ID 83605



Front

S2 1916 TERRACE DR
Caldwell, ID 83605



Front

S3 1915 SUMMIT DR
Caldwell, ID 83605



Front

ClearMaps Addendum

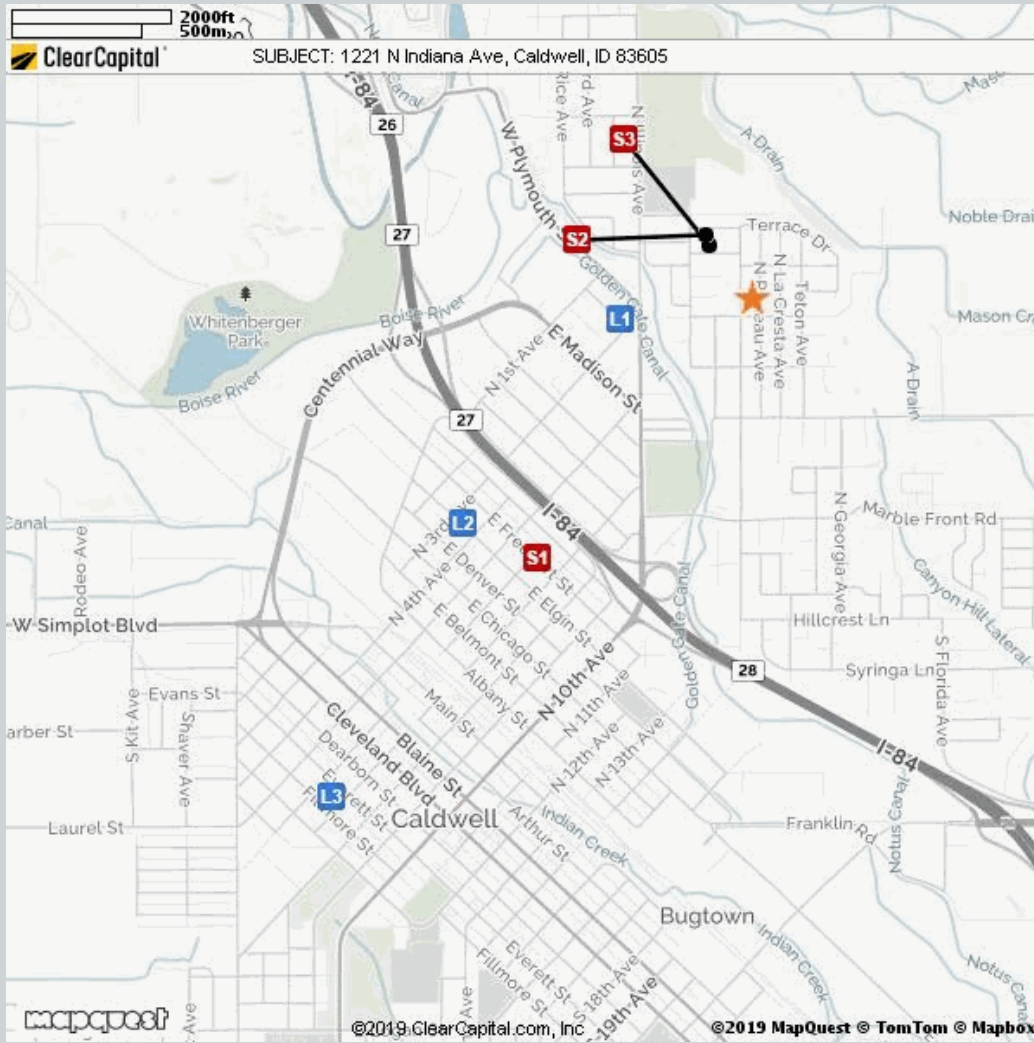
Address ★ 1221 N Indiana Avenue, Caldwell, ID 83605

Loan Number 37388

Suggested List \$123,500

Suggested Repaired \$131,900

Sale \$122,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1221 N Indiana Ave, Caldwell, ID	--	Parcel Match
L1 Listing 1	219 Nogales, Caldwell, ID	0.31 Miles ¹	Parcel Match
L2 Listing 2	309 Denver St, Caldwell, ID	0.88 Miles ¹	Parcel Match
L3 Listing 3	614 Fillmore, Caldwell, ID	1.59 Miles ¹	Parcel Match
S1 Sold 1	603 Eigin, Caldwell, ID	0.81 Miles ¹	Parcel Match
S2 Sold 2	1916 Terrace Dr, Caldwell, ID	0.22 Miles ¹	Parcel Match
S3 Sold 3	1915 Summit Dr, Caldwell, ID	0.19 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Mary Walters	Company/Brokerage	Keller Williams Realty Boise
License No	AB29532	Address	5312 S Valley St Boise ID 83709
License Expiration	12/31/2020	License State	ID
Phone	2087247478	Email	msasee2002@msn.com
Broker Distance to Subject	19.57 miles	Date Signed	03/31/2019

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the uniform standard of professional appraisal practice. It is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.